

Listing of Claims:

Cancel Claims 1-31

32. (New) A method for managing a plurality of transaction accounts for multiple clients, comprising:

providing a database having client information for each of the plurality of transaction accounts;

administering by one or more computers clients' deposits to and withdrawals from each of their transaction accounts through a first banking institution, the administering comprising processing, by the one or more computers, transaction data comprising data for each of more than six (6) withdrawals and/or transfers by check and/or debit card and/or ACH debit within a month from each of a plurality of said client transaction accounts, with the transaction data comprising a respective amount for each respective withdrawal and/or transfer;

determining by the one or more computers a net transaction aggregated across all said transaction account deposits and transaction account withdrawals on a regular periodic basis, with each net transaction comprising a sum determined from the data of a plurality of clients' deposits and/or transfers to and/or withdrawals and/or transfers from a plurality of said respective client transaction accounts of a plurality of the clients;

sending information based on the net transaction to a second banking institution holding a single insured money market deposit account to execute a deposit or a withdrawal from the single insured money market deposit account;

depositing funds to or withdrawing funds from the single insured money market deposit account at the second banking institution based on the information on the net transaction, with the withdrawing funds comprising withdrawing funds from the single insured money market deposit account at the second banking institution more than six (6) times during a month and transferring the funds to the first banking institution;

obtaining data for an amount of interest from the second banking institution on funds held in said single insured money market deposit account;

determining, via the one or more computers, a respective amount of interest owed to each of the respective client transaction accounts as a function of a total amount of funds from the client transaction account held in the single insured money market deposit account at the second banking institution;

distributing by crediting the client transaction accounts using the one or more computers, the interest from said single insured money market deposit account to said client transaction accounts based on the respective amounts determined for the respective client transaction accounts; and

updating by the one or more computers the database based on the clients' deposits to and withdrawals from each of their transaction accounts.

33. (New) The method of claim 32, wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

34. (New) The method of claim 32, wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

35. (New) The method of claim 32, further comprising authorizing or rejecting the use of funds in a particular client's transaction account for each demand payment requested from that client's transaction account.

36. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

37. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

38. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

39. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

40. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

41. (New) A data processing method for tracking and managing a plurality of client transaction accounts via a first banking institution and providing a return to each of said transaction accounts, the funds associated with said transaction accounts aggregated for deposit in a single insured money market deposit account in a second banking institution, said single insured money market deposit account providing a return on assets held therein, said method comprising:

a. creating by one or more computers one or more transaction account memory ledgers for storing therein selected data for one or more of said plurality of client transaction accounts;

b. storing by one or more computers in said memory ledgers transaction account data including a current or periodic account balance as well as an identification of an account owner or beneficiary;

c. tracking and administering by one or more computers deposits to and withdrawals from each of said client transaction accounts through the first banking institution and adjusting the balance for each in response to such transactions, the administering comprising processing, by the one or more computers, transaction data comprising data for each of more than six (6) withdrawals and/or transfers by check and/or debit card and/or ACH debit within

a month from each of a plurality of said client transaction accounts, with the transaction data comprising a respective amount for each respective withdrawal and/or transfer;

d. creating a single insured money market deposit account at the second banking institution in which funds from a plurality of said client transaction accounts are to be deposited;

e. managing said single insured money market deposit account by
_____ assessing by one or more computers the aggregate activity of said plural client transaction accounts for a respective period;

_____ calculating by one or more computers an asset adjustment to said single insured money market deposit account to permit adjustment of the amount held in said single insured money market deposit account, the adjustment to be performed by moving funds between the first banking institution and the single insured money market deposit account in the second banking institution, the asset adjustment comprising an aggregate transaction value determined from the data of a plurality of clients' deposits and/or transfers to and/or withdrawals and/or transfers from a plurality of said respective client transaction accounts of a plurality of the clients;

_____ sending information based on the asset adjustment to implement a withdrawal of funds from the single insured money market deposit account more than six (6) times during a month based on the asset adjustments;

_____ obtaining data for an amount of interest from the second banking institution on funds held in said single insured money market deposit account;

_____ determining a respective amount of interest owed to each of the respective client transaction accounts as a function of a total amount of funds of the client transaction account held in the single insured money market deposit account at the second banking institution;

distributing by crediting the client transaction accounts using one or more computers the interest from said single insured money market deposit account to said client transaction accounts based on the respective amounts determined for the respective client transaction accounts; and

updating by the one or more computers the database based on the clients' deposits to and withdrawals from each of their transaction accounts.

42. (New) The method of claim 41, wherein said transactions into or out of a client's transaction account include sweeps into or sweeps out of said account.

43. (New) The method of claim 41, further comprising calculating a corresponding return for each client transaction account having funds maintained in said single insured money market deposit account based on the return on the assets held in the single insured money market deposit account.

44. (New) The method of claim 43, wherein withdrawal transactions resulting in a negative net balance for a client's transaction account trigger a margin approval process for such account.

45. (New) The method of claim 41, further comprising calculating an aggregate transactional value for said client transaction accounts having funds held in said single insured money market deposit account over a selected period of time.

46. (New) The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said single insured money market deposit account are requested in person.

47. (New) The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

48. (New) The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

49. (New) The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

50. (New) The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

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60. (New) A method for managing a plurality of transaction accounts via a first banking institution for multiple clients whose funds are held in a single insured money market deposit account in a second banking institution to provide a return on assets held therein, comprising:

providing a database having client information for each of the plurality of the transaction accounts;

administering by one or more computers clients' deposits to and withdrawals from each of their transaction accounts via the first banking institution, the administering comprising processing, by the one or more computers, transaction data comprising data for each of more than six (6) withdrawals and/or transfers by check and/or debit card and/or ACH debit within a month from each of a plurality of said client transaction accounts, with the transaction data comprising a respective amount for each respective withdrawal and/or transfer;

determining by the one or more computers a net transaction aggregated across all deposits to and withdrawals from said transaction accounts on a regular periodic basis, with each net transaction comprising a sum determined from the data of a plurality of clients'

deposits and/or transfers to and/or withdrawals and/or transfers from a plurality of said respective client transaction accounts of a plurality of the clients;

sending information based on the net transaction to the second banking institution to execute a deposit or a withdrawal from the single insured money market deposit account;

withdrawing funds more than six (6) times during a month from said single insured money market deposit account in the second banking institution based on the information on the net transactions and transferring those funds via the first banking institution;

receiving data on an amount of interest from the second banking institution on funds held in said single insured money market deposit account;

determining, via the one or more computers, a respective amount of interest owed to each of the respective client transaction accounts as a function of a total amount of funds of the client transaction account held in the single insured money market deposit account at the second banking institution;

distributing by crediting the client transaction accounts using the one or more computers, the interest from said single insured money market deposit account to said clients' transaction accounts based on the respective amounts determined for the respective client transaction accounts; and

updating by the one or more computers the database based on the clients' deposits to and withdrawals from each of their transaction accounts.

61. (New) The method of claim 60, wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

62. (New) The method of claim 60, wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

63. (New) The method of claim 60, further comprising authorizing or rejecting the use of funds in a particular client's transaction account for each transaction payment requested from that client's transaction account.

64. (New) The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

65. (New) The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

66. (New) The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

67. (New) The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

68. (New) The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

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83. (New) The method of claim 32, wherein for the step of determining a net transaction by aggregating across all transaction account deposits and withdrawals, one or more of the withdrawals are made by at least a debit card.

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86. (New) The method of claim 60, wherein for the step of the determining a net transaction aggregated across all transaction account deposits and withdrawals, one or more of the withdrawals are made by at least a debit card.

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